

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

DE PIERRO RADDING, LLC

adepierro@depierrolaw.com

Alberico De Pierro
317 Belleville Avenue
Bloomfield, NJ 07003
(973) 748-7535
Attorneys for Debtors

In Re:

Jesus Mercado, Jr.
Lillianet Mercado

Case No.: 16-20434 JKS _____

Judge: Honorable John K. Sherwood_

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by WELLS FARGO BANK, NA , creditor,

A hearing has been scheduled for JUNE 22, 2017 _____, at 9 AM _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ \$16,113.42, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

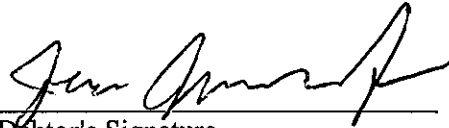
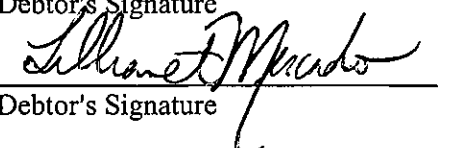
☒ Other (**explain your answer**):

Wells Fargo Bank, Na, has continuously sent debtors notices about payment changes and has created confusion as to the amount actually owed and when the payments started. Furthermore, for an inexplicable reason, Wells Fargo has unilaterally decided to not apply the payments diligently made monthly by debtors.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 6/20/17 _____

Date: 6/20/17 _____


Debtor's Signature

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

Statement date
Loan number
Property address
699- 701 DEGRAW AVE
NEWARK, NJ 07104

Page 1 of 1
04/12/17
0484037759

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only.

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104-1615

Customer Service

- Online
wellsfargo.com
- Telephone
1-800-274-7025
- Correspondence
PO Box 10336
Des Moines IA 50306
- Fax
1-866-278-1179
- Payments
PO Box 14507
Des Moines IA 50306
- Hours of operation
Mon - Fri 7 a.m. - 8 p.m.
CT

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary

Principal	\$649.18
Interest	\$398.27
Escrow	\$539.08
Current payment 04/17/17	\$1,586.53
Unpaid payment 06/02/14-04/03/17	\$113,991.16
Unpaid late charge(s)	\$473.04
Total payment	\$116,050.73

Balance summary

Unpaid principal balance*	\$378,086.36
Unapplied funds balance*	\$2,200.36
Escrow balance (Contact Customer Service for your payoff balance)	\$-37,180.13
Interest rate* (Until 05/01/17)	3.130%
Maturity date	04/36

Year-to-date summary⁵

Total received*	\$5,859.72
Principal	\$2,302.74
Interest**	\$2,195.42
Escrow	\$1,361.56
Taxes disbursed	\$2,577.42
Insurance disbursed	\$3,292.00

*This total may include the Unapplied funds balance from the Balance summary section.
**This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

*This is a principal balance only (and does not include interest and/or fees). Your principal balance(s) is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

**This balance represents the total amount of all unapplied funds on your account. We refer to any payment that is less than the payment established by the terms of your loan as a "partial payment". If we receive a partial payment, we will hold the partial payment until we receive additional funds that can be combined to make a full payment.

*This interest rate is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

*Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
04/11	Payment		\$578.39	\$546.15	\$340.39	Unapplied -\$1,464.93
04/11	Funds Received	\$1,464.93				Unapplied \$1,464.93

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104

Loan number
0484037759
Payment date 04/17/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee, then do not send your payment to us. Rather, send your payment to the trustee as directed in your Chapter 13 plan.

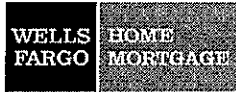
Check here and see reverse for address correction.

WELLS FARGO HOME MORTGAGE
PO BOX 14507
DES MOINES IA 50306-3507

Please specify additional funds

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	

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Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

Statement date
Loan number
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03/16/17
0484037759

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Des Moines IA 50306
- Hours of operation
Mon - Fri 7 a.m. - 8 p.m.
CT

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary

Principal	\$672.24
Interest	\$399.86
Escrow	\$539.08
Current payment 03/20/17	\$1,611.18
Unpaid payment 05/19/14-03/06/17	\$112,258.38
Unpaid late charge(s)	\$473.04
Total payment	\$114,342.60

Balance summary

Unpaid principal balance ²	\$378,664.75
Unapplied funds balance ³	\$2,200.36
Escrow balance (Contact Customer Service for your payoff balance)	\$-37,520.52
Interest rate ⁴ (Until 04/03/17)	3.130%
Maturity date	04/36

Year-to-date summary⁵

Total received*	\$4,394.79
Principal	\$1,724.35
Interest**	\$1,649.27
Escrow	\$1,021.17
Taxes disbursed	\$2,577.42
Insurance disbursed	\$3,292.00

*This total may include the Unapplied funds balance from the balance summary section.
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Informational messages

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⁵Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
03/15	Payment		\$577.56	\$546.98	\$340.39	Unapplied -\$1,464.93
03/15	Funds Received	\$1,464.93				Unapplied \$1,464.93

Important messages

DISASTER PREPARATION

Our disaster assistance team is here to help you if you are ever affected by a disaster such as a fire, flood, or storm. If needed, please contact us at the number above or visit wellsfargo.com/recovery for additional information including the insurance claim check process.

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104

Loan number
0484037759
Payment date 03/20/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee, then do not send your payment to us. Rather, send your payment to the trustee as directed in your Chapter 13 plan.

Check here and see reverse for address correction.

WELLS FARGO HOME MORTGAGE
PO BOX 14507
DES MOINES IA 50306-3507

Please specify additional funds

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	

708 0484037759 6 10000161116016647914342601386956 000000000000000000 0

RECIPIENT'S/LENDER'S name, address and telephone number

Wells Fargo Bank N.A.
Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

04/30/17

*** Caution:** The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No.
1545-0901
2016

Form
1098

**MORTGAGE
INTEREST
STATEMENT**

**Copy B
For Payer**

We accept telecommunications relay service calls.

Phone #: 1-866-234-8271

Fax #: 1-866-278-1179

☒ **CORRECTED** (if checked)

PAYER/BORROWER'S name, street address, city, state and ZIP code

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104-1615

RECIPIENT Federal Identification no.

94-1347393

PAYER/BORROWER'S taxpayer identification no.

XXX-XX-6496

1 Mortgage Interest received from payer(s)/borrower(s) **\$2,779.50**

2 Outstanding mortgage principal as of 1/1/2016
\$383,123.44

3 Mortgage origination date
03/23/2006

4 Refund of overpaid interest
\$0.00

5 Mortgage insurance premiums
\$0.00

6 Points paid on purchase of principal residence
\$0.00

7 The address of the property securing the mortgage will be entered in box 8 and may be the same as PAYER/BORROWER's address.
See box 8 or 9 below.

8 Address of property securing mortgage
699- 701 DEGRAW AVE
NEWARK, NJ 07104

9 If property securing mortgage has no address, provide description of the property.

10 Real Estate Taxes

\$10,309.68

Payment information

\$1,464.93 Total current payment
\$340.39 Escrow portion of pmt

Account number

0484037759

Form 1098

SEE BACK SIDE FOR IMPORTANT INFORMATION (Keep for your records.) Department of the Treasury - Internal Revenue Service
Please consult a Tax Advisor about the deductibility of any payments made by you or others.

----- 2016 INTEREST DETAIL -----

TOTAL INTEREST APPLIED 2016

\$2,779.50

2016 MORTGAGE INTEREST RECEIVED FROM PAYER / BORROWER(S)

\$2,779.50

If you have questions about your loan, you can use the number listed at the top of this statement.
By selecting one of the options listed, you can receive information regarding:

- Taxes paid year-to-date
- Interest paid year-to-date
- The amount & date of your last payment
- Other valuable information

We issue tax documents to the primary account owner.

Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A., believes Customers come first. You can always count on us to provide the excellent service you've come to expect.

NNNNNNNNNN



Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

Page 1 of 2

Statement date
Loan number
Property address
699- 701 DEGRAW AVE
NEWARK, NJ 07104

04/27/17
0484037759

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only.

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104-1615

Customer Service

Online
wellsfargo.com
Correspondence
PO Box 10335
Des Moines IA 50306
Payments
PO Box 14507
Des Moines IA 50306

Telephone
1-800-274-7025
Fax
1-866-278-1179
Hours of operation
Mon - Fri 7 a.m. - 8 p.m.
CT

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The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary

Principal	\$649.96
Interest	\$397.49
Escrow	\$539.08
Current payment 05/01/17	\$1,586.53
Unpaid payment 06/16/14-04/17/17	\$114,112.76
Unpaid late charge(s)	\$473.04
Total payment	\$116,172.33

Balance summary

Unpaid principal balance*	\$377,505.68
Unapplied funds balance*	\$775.33
Escrow balance	\$-39,417.16
<i>(Contact Customer Service for your payoff balance)</i>	
Interest rate - ⁴ (Until 05/15/17)	3.130%
Maturity date	04/36

Year-to-date summary⁵

Total received*	\$7,324.65
Principal	\$2,883.42
Interest**	\$2,739.28
Escrow	\$1,701.95
Taxes disbursed	\$5,154.84
Insurance disbursed	\$3,292.00

*This total may include the Unapplied funds balance from the Balance summary section.
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Informational messages

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Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
04/26	City tax payment				-\$2,577.42	NEWARK CITY (J)/W
04/25	Payment reversal		-\$680.62	-\$559.95	-\$340.39	Unapplied \$1,580.96
04/25	Payment reversal		-\$681.62	-\$558.95	-\$340.39	Unapplied \$1,580.96
04/25	Payment reversal		-\$685.55	-\$555.02	-\$340.39	Unapplied \$1,580.96
04/25	Payment reversal		-\$686.55	-\$554.02	-\$340.39	Unapplied \$1,580.96
04/25	Payment reversal		-\$672.98	-\$551.56	-\$340.39	Unapplied \$1,464.93
04/25	Payment reversal		-\$573.81	-\$550.73	-\$340.39	Unapplied \$1,464.93
04/25	Payment reversal		-\$577.56	-\$546.98	-\$340.39	Unapplied \$1,464.93
04/25	Payment reversal		-\$578.39	-\$546.15	-\$340.39	Unapplied \$1,464.93
04/19	Payment		\$580.68	\$543.86	\$340.39	Unapplied -\$1,464.93
04/19	Funds Received	\$39.90				Unapplied \$39.90
03/15	Payment		\$578.39	\$546.15	\$340.39	Unapplied -\$1,464.93

Activity continued on next page

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104

Loan number
0484037759
Payment date 05/01/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee, then do not send your payment to us. Rather, send your payment to the trustee as directed in your Chapter 13 plan.

Check here and see reverse for address correction.

WELLS FARGO HOME MORTGAGE
PO BOX 14507
DES MOINES IA 50306-3507

Please specify additional funds

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	

708 0484037759 6 10000158653016389016172331569929 000000000000000000 9

JESUS MERCADO JR
LILLIANET MERCADO

Page 2 of 2

Loan number: 0484037759

Activity since your last statement (continued)

Date	Description	Total	Principal	Interest	Escrow	Other
02/17	Payment		\$577.56	\$546.98	\$340.39	Unapplied -\$1,464.93
01/24	Payment		\$573.81	\$550.73	\$340.39	Unapplied -\$1,464.93
12/31	Payment		\$572.98	\$551.56	\$340.39	Unapplied -\$1,464.93
11/21	Payment		\$686.55	\$554.02	\$340.39	Unapplied -\$1,580.96
10/11	Payment		\$685.55	\$555.02	\$340.39	Unapplied -\$1,580.96
09/19	Payment		\$681.62	\$558.95	\$340.39	Unapplied -\$1,580.96
08/22	Payment		\$680.62	\$559.95	\$340.39	Unapplied -\$1,580.96

6/20/2017

Wells Fargo

WELLS FARGOJesus Lilly Mtge
...7759\$376,924.17
Outstanding principal balance

Balance Details

Next payment due on 06/30/14	Next payment details	\$1,464.93
Total amount due to make loan current		\$119,466.99
Last payment received on 06/07/17		\$1,464.93
Outstanding principal balance		\$376,924.17
Interest rate		3.74%
Escrow balance (taxes & insurance)	Escrow details	\$0.00
Unpaid fees / late charges		\$473.04

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
06/06/17	APPLIED FUNDS	-\$1,464.93	\$376,924.17

Details

Principal:

\$581.51

Interest payment:

\$543.03

Escrow payment:

\$340.39

:

-\$1,464.93

06/06/17	PAYMENT	\$1,464.93	\$377,505.68
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Details

Payment received on 06/06/17:

\$1,464.93

:

\$1,464.93

05/20/17	PAYMENT	\$1,000.00	\$377,505.68
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Details

Payment received on 05/20/17:

\$1,000.00

:

\$1,000.00

6/20/2017

Wells Fargo

Date	Description	Amount	Principal Balance
04/26/17	CITY TAX PMT	\$2,577.42	\$377,505.68
04/25/17	PMT REVERSAL	\$1,580.96	\$383,123.44
04/25/17	PMT REVERSAL	\$1,580.96	\$382,442.82
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$1,580.96	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,075.65
04/25/17	PMT REVERSAL	\$1,580.96	\$381,075.65
04/25/17	PMT REVERSAL	\$0.00	\$380,389.10
04/25/17	PMT REVERSAL	\$1,464.93	\$380,389.10
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$1,464.93	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,242.31
04/25/17	PMT REVERSAL	\$1,464.93	\$379,242.31
04/25/17	PMT REVERSAL	\$0.00	\$378,664.75
04/25/17	PMT REVERSAL	\$1,464.93	\$378,664.75
04/19/17	APPLIED FUNDS	-\$1,464.93	\$377,505.68

Details

Principal:
\$580.68
Interest payment:
\$543.86
Escrow payment:
\$340.39
:
-\$1,464.93

04/19/17	PAYMENT	\$39.90	\$378,086.36
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Details

Payment received on 04/19/17:
\$39.90
:
\$39.90

04/11/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
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6/20/2017

Wells Fargo

Date	Description	Amount	Principal Balance
Details			
Principal:			
		\$578.39	
Interest payment:			
		\$546.15	
Escrow payment:			
		\$340.39	
:			
		-\$1,464.93	

04/11/17	PAYMENT	\$1,464.93	\$378,664.75
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Details

Payment received on 04/11/17:

\$1,464.93

:

\$1,464.93

03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
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Details

Principal:

\$578.39

Interest payment:

\$546.15

Escrow payment:

\$340.39

:

-\$1,464.93

03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
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Details

Principal:

\$577.56

Interest payment:

\$546.98

Escrow payment:

\$340.39

:

-\$1,464.93

03/15/17	PAYMENT	\$1,464.93	\$379,242.31
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Details

Payment received on 03/15/17:

\$1,464.93

:

\$1,464.93

02/13/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
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6/20/2017

Wells Fargo

Date	Description	Amount	Principal Balance
Details			
Principal:			
\$577.56			
Interest payment:			
\$546.98			
Escrow payment:			
\$340.39			
:			
-\$1,464.93			

02/13/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
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Details

Principal:	
\$573.81	
Interest payment:	
\$550.73	
Escrow payment:	
\$340.39	
:	
-\$1,464.93	

02/13/17	PAYMENT	\$1,611.18	\$379,816.12
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Details

Payment received on 02/13/17:	
\$1,611.18	
:	
\$1,611.18	

02/02/17	HAZARD INS PMT	\$3,292.00	\$379,816.12
01/30/17	CITY TAX PMT	\$2,577.42	\$379,816.12
01/24/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31

Details

Principal:	
\$573.81	
Interest payment:	
\$550.73	
Escrow payment:	
\$340.39	
:	
-\$1,464.93	

01/24/17	PAYMENT	\$500.00	\$379,816.12
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6/20/2017

Wells Fargo

Date	Description	Amount	Principal Balance
Details			
Payment received on 01/24/17:			
		\$500.00	
:		\$500.00	
01/20/17	APPLIED FUNDS	-\$1,464.93	\$379,816.12

Details

Principal:
\$572.98
Interest payment:
\$551.56
Escrow payment:
\$340.39
:
-\$1,464.93

01/20/17	PAYMENT	\$1,000.00	\$380,389.10
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Details

Payment received on 01/20/17:
\$1,000.00
:
\$1,000.00

12/31/16	APPLIED FUNDS	-\$1,464.93	\$379,816.12
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Details

Principal:
\$572.98
Interest payment:
\$551.56
Escrow payment:
\$340.39
:
-\$1,464.93

View more account history through Statements & Documents.

*Account Disclosures

The transactions displayed reflect funds that you have paid and do not necessarily represent funds that are due. Late charges are assessed after the close of business on the assessment date and only after all payments received have been applied.

Mortgage same day payment effective dates


If paid using a Wells Fargo checking or savings account by Midnight Pacific Time - Same Day
If paid using a non-Wells Fargo checking or savings account:
Before 10:00 pm Pacific Time (Mon - Fri) - Same Day
After 10:00 pm Pacific Time (Mon - Fri) - Next Business Day

6/20/2017

Wells Fargo

On a non-business day or holiday - Next Business Day

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

 Equal Housing Lender

6/20/2017

Wells Fargo

WELLS FARGOJesus Lilly Mtge
...7759\$376,924.17
Outstanding principal balance

Balance Details

Next payment due on 06/30/14	Next payment details	\$1,464.93
Total amount due to make loan current		\$119,466.99
Last payment received on 06/07/17		\$1,464.93
Outstanding principal balance		\$376,924.17
Interest rate		3.74%
Escrow balance (taxes & insurance) Escrow details		\$0.00
Unpaid fees / late charges		\$473.04

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
06/06/17	APPLIED FUNDS	-\$1,464.93	\$376,924.17
06/06/17	PAYMENT	\$1,464.93	\$377,505.68
05/20/17	PAYMENT	\$1,000.00	\$377,505.68
04/26/17	CITY TAX PMT	\$2,577.42	\$377,505.68
04/25/17	PMT REVERSAL	\$1,580.96	\$383,123.44
04/25/17	PMT REVERSAL	\$1,580.96	\$382,442.82
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$1,580.96	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,075.65
04/25/17	PMT REVERSAL	\$1,580.96	\$381,075.65
04/25/17	PMT REVERSAL	\$0.00	\$380,389.10
04/25/17	PMT REVERSAL	\$1,464.93	\$380,389.10
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$1,464.93	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,242.31
04/25/17	PMT REVERSAL	\$1,464.93	\$379,242.31
04/25/17	PMT REVERSAL	\$0.00	\$378,664.75
04/25/17	PMT REVERSAL	\$1,464.93	\$378,664.75

6/20/2017

Wells Fargo

Date	Description	Amount	Principal Balance
04/19/17	APPLIED FUNDS	-\$1,464.93	\$377,505.68
04/19/17	PAYMENT	\$39.90	\$378,086.36
04/11/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
04/11/17	PAYMENT	\$1,464.93	\$378,664.75
03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
03/15/17	PAYMENT	\$1,464.93	\$379,242.31
02/13/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
02/13/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
02/13/17	PAYMENT	\$1,611.18	\$379,816.12
02/02/17	HAZARD INS PMT	\$3,292.00	\$379,816.12
01/30/17	CITY TAX PMT	\$2,577.42	\$379,816.12
01/24/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
01/24/17	PAYMENT	\$500.00	\$379,816.12
01/20/17	APPLIED FUNDS	-\$1,464.93	\$379,816.12
01/20/17	PAYMENT	\$1,000.00	\$380,389.10
12/31/16	APPLIED FUNDS	-\$1,464.93	\$379,816.12

View more account history through Statements & Documents.

*Account Disclosures

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Mortgage same day payment effective dates

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After 10:00 pm Pacific Time (Mon - Fri) - Next Business Day

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 Equal Housing Lender



Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

Page 1 of 1

Statement date
Loan number
Property address
699- 701 DEGRAW AVE
NEWARK, NJ 07104

06/07/17
0484037759

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only.

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104-1615

Customer Service

Online
wellsfargo.com

Telephone
1-800-274-7025

Correspondence
PO Box 10335
Des Moines IA 50306

Fax
1-866-278-1179

Payments
PO Box 14507
Des Moines IA 50306

Hours of operation
Mon - Fri 7 a.m. - 8 p.m.
CT

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary

Principal	\$652.31
Interest	\$395.14
Escrow	\$539.08
Current payment 06/12/17	\$1,586.53
Unpaid payment 06/30/14-05/29/17	\$117,407.42
Unpaid late charge(s)	\$473.04
Total payment	\$119,466.99

Balance summary

Unpaid principal balance ²	\$376,924.17
Unapplied funds balance ³	\$1,775.33
Escrow balance	\$-39,076.77
(Contact Customer Service for your payoff balance)	
Interest rate ⁴ (Until 06/26/17)	3.130%
Maturity date	04/36

Year-to-date summary⁵

Total received [*]	\$8,789.58
Principal	\$3,464.93
Interest ^{**}	\$3,282.31
Escrow	\$2,042.34
Taxes disbursed	\$5,154.84
Insurance disbursed	\$3,292.00

^{*}This total may include the Unapplied funds balance from the Balance summary section.

^{**}This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

²This is a principal balance only (and does not include interest and/or fees). Your principal balance(s) is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

³This balance represents the total amount of all unapplied funds on your account. We refer to any payment that is less than the payment established by the terms of your loan as a "partial payment". If we receive a partial payment, we will hold the partial payment until we receive additional funds that can be combined to make a full payment.

⁴This interest rate is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

⁵Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
06/06	Payment		\$581.51	\$543.03	\$340.39	Unapplied -\$1,464.93
06/06	Funds Received	\$1,464.93				Unapplied \$1,464.93

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104

Loan number
0484037759
Payment date 06/12/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee, then do not send your payment to us. Rather, send your payment to the trustee as directed in your Chapter 13 plan.

Check here and see reverse for address correction.

WELLS FARGO HOME MORTGAGE
PO BOX 14507
DES MOINES IA 50306-3507

Please specify additional funds

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	

708 0484037759 6 10000158653016389019466991899395 0000000000000000 2



Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

Page 1 of 1

Statement date 05/30/17
Loan number 0484037759
Property address
699- 701 DEGRAW AVE
NEWARK, NJ 07104

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JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104-1615

Customer Service

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wellsfargo.com
Telephone
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Correspondence
PO Box 10335
Des Moines IA 50306
Fax
1-866-278-1179
Payments
PO Box 14507
Des Moines IA 50306
Hours of operation
Mon - Fri 7 a.m. - 8 p.m.
CT

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary

Principal	\$652.31
Interest	\$395.14
Escrow	\$539.08
Current payment 06/12/17	\$1,586.53
Unpaid payment 06/16/14-05/29/17	\$118,872.35
Unpaid late charge(s)	\$473.04
Total payment	\$120,931.92

Balance summary

Unpaid principal balance ²	\$377,505.68
Unapplied funds balance ³	\$1,775.33
Escrow balance	\$-39,417.16
<i>(Contact Customer Service for your payoff balance)</i>	
Interest rate ⁴ (Until 06/26/17)	3.130%
Maturity date	04/36

Year-to-date summary⁵

Total received*	\$7,324.65
Principal	\$2,883.42
Interest**	\$2,739.28
Escrow	\$1,701.95
Taxes disbursed	\$5,154.84
Insurance disbursed	\$3,292.00

*This total may include the Unapplied funds balance from the balance summary section.
**This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

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⁴This interest rate is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

⁵Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
05/20	Funds Received	\$1,000.00				Unapplied \$1,000.00

JESUS MERCADO JR
LILLIANET MERCADO
701 DEGRAW AVE
NEWARK, NJ 07104

Loan number
0484037759
Payment date 06/12/17

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WELLS FARGO HOME MORTGAGE
PO BOX 14507
DES MOINES IA 50306-3507

Please specify additional funds

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	

708 0484037759 6 10000158653016389020931922045888 000000000000000000 8

6/20/2017

Wells Fargo

WELLS FARGOJesus Lilly Mtge
...7759\$376,924.17
Outstanding principal balance

Balance Details

Next payment due on 06/30/14		Next payment details	\$1,464.93	
Total amount due to make loan current			\$119,466.99	
Last payment received on 06/07/17			\$1,464.93	
Outstanding principal balance			\$376,924.17	
Interest rate			3.74%	
Escrow balance (taxes & insurance)			Escrow details	\$0.00
Unpaid fees / late charges			\$473.04	

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
04/28/16	CITY TAX PMT	\$2,479.27	\$383,123.44
04/07/16	HAZARD INS PMT	\$3,548.65	\$383,123.44
01/28/16	CITY TAX PMT	\$2,479.27	\$383,123.44

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On a non-business day or holiday - Next Business Day

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Equal Housing Lender

6/20/2017

Wells Fargo

WELLS FARGOJesus Lilly Mtge
...7759\$376,924.17
Outstanding principal balance

Balance Details

Next payment due on 06/30/14	Next payment details	\$1,464.93
Total amount due to make loan current		\$119,466.99
Last payment received on 06/07/17		\$1,464.93
Outstanding principal balance		\$376,924.17
Interest rate		3.74%
Escrow balance (taxes & insurance)	Escrow details	\$0.00
Unpaid fees / late charges		\$473.04

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
06/06/17	APPLIED FUNDS	-\$1,464.93	\$376,924.17

Details

Principal:

\$581.51

Interest payment:

\$543.03

Escrow payment:

\$340.39

:

-\$1,464.93

06/06/17	PAYMENT	\$1,464.93	\$377,505.68
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Details

Payment received on 06/06/17:

\$1,464.93

:

\$1,464.93

05/20/17	PAYMENT	\$1,000.00	\$377,505.68
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Details

Payment received on 05/20/17:

\$1,000.00

:

\$1,000.00

6/20/2017

Date	Description	Amount	Principal Balance
04/26/17	CITY TAX PMT	\$2,577.42	\$377,505.68
04/25/17	PMT REVERSAL	\$1,580.96	\$383,123.44
04/25/17	PMT REVERSAL	\$1,580.96	\$382,442.82
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$1,580.96	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,075.65
04/25/17	PMT REVERSAL	\$1,580.96	\$381,075.65
04/25/17	PMT REVERSAL	\$0.00	\$380,389.10
04/25/17	PMT REVERSAL	\$1,464.93	\$380,389.10
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$1,464.93	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,242.31
04/25/17	PMT REVERSAL	\$1,464.93	\$379,242.31
04/25/17	PMT REVERSAL	\$0.00	\$378,664.75
04/25/17	PMT REVERSAL	\$1,464.93	\$378,664.75
04/19/17	APPLIED FUNDS	-\$1,464.93	\$377,505.68

Details

Principal:

\$580.68

Interest payment:

\$543.86

Escrow payment:

\$340.39

:

-\$1,464.93

04/19/17	PAYMENT	\$39.90	\$378,086.36
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Details

Payment received on 04/19/17:

\$39.90

:

\$39.90

04/11/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
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6/20/2017

Date	Description	Amount	Principal Balance
Details			
Principal:			
\$578.39			
Interest payment:			
\$546.15			
Escrow payment:			
\$340.39			
:			
-\$1,464.93			

04/11/17	PAYMENT	\$1,464.93	\$378,664.75
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Details

Payment received on 04/11/17:

\$1,464.93

:

\$1,464.93

03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
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Details

Principal:

\$578.39

Interest payment:

\$546.15

Escrow payment:

\$340.39

:

-\$1,464.93

03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
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Details

Principal:

\$577.56

Interest payment:

\$546.98

Escrow payment:

\$340.39

:

-\$1,464.93

03/15/17	PAYMENT	\$1,464.93	\$379,242.31
----------	---------	------------	--------------

Details

Payment received on 03/15/17:

\$1,464.93

:

\$1,464.93

02/13/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
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6/20/2017

Wells Fargo

Date	Description	Amount	Principal Balance
Details			
Principal:			
		\$577.56	
Interest payment:			
		\$546.98	
Escrow payment:			
		\$340.39	
:			
		-\$1,464.93	

02/13/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
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Details	
Principal:	\$573.81
Interest payment:	\$550.73
Escrow payment:	\$340.39
:	-\$1,464.93

02/13/17	PAYMENT	\$1,611.18	\$379,816.12
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Details	
Payment received on 02/13/17:	
\$1,611.18	
:	
\$1,611.18	

02/02/17	HAZARD INS PMT	\$3,292.00	\$379,816.12
01/30/17	CITY TAX PMT	\$2,577.42	\$379,816.12
01/24/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31

Details	
Principal:	\$573.81
Interest payment:	\$550.73
Escrow payment:	\$340.39
:	-\$1,464.93

01/24/17	PAYMENT	\$500.00	\$379,816.12
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6/20/2017

Date	Description	Amount	Principal Balance
Details			
Payment received on 01/24/17:			
		\$500.00	
:		\$500.00	
01/20/17	APPLIED FUNDS	-\$1,464.93	\$379,816.12

Details

Principal:

\$572.98

Interest payment:

\$551.56

Escrow payment:

\$340.39

:

-\$1,464.93

01/20/17	PAYMENT	\$1,000.00	\$380,389.10
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Details

Payment received on 01/20/17:

\$1,000.00

:

\$1,000.00

12/31/16	APPLIED FUNDS	-\$1,464.93	\$379,816.12
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Details

Principal:

\$572.98

Interest payment:

\$551.56

Escrow payment:

\$340.39

:

-\$1,464.93

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6/20/2017

Wells Fargo

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 Equal Housing Lender